

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
25 August 2005 (25.08.2005)

PCT

(10) International Publication Number  
**WO 2005/076765 A2**

(51) International Patent Classification: Not classified

(21) International Application Number:  
PCT/SG2004/000099

(22) International Filing Date: 19 April 2004 (19.04.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
1-2004-000064 13 February 2004 (13.02.2004) PH

(71) Applicant (for all designated States except US): PAYSET-  
TER PTE LTD [SG/SG]; 190 Middle Road, #12-04, Sin-  
gapore 188979 (SG).

(72) Inventors; and

(75) Inventors/Applicants (for US only): MARTINEZ-MI-  
RANDA, Eduardo [PH/PH]; c/o Paysetter International,  
Inc., 3202C East Tower, Philippine Stock Exchange  
Center, Exchange Road, Ortigas Center, Pasig City (PH).  
ENRIQUEZ, Eugene, L. [PH/PH]; c/o Paysetter Interna-  
tional, Inc., 3202C East Tower, Philippine Stock Exchange  
Center, Exchange Road, Ortigas Center, Pasig City (PH).

MENDIOLA, Dennis [US/PH]; 77 Seventh Avenue,  
Apt 2T, New York, NY 10011 (US). PERALTA, Ma.,  
Rosario, D. [PH/PH]; c/o Paysetter International, Inc.,  
3202C East Tower, Philippine Stock Exchange Center,  
Exchange Road, Ortigas Center, Pasig City (PH).

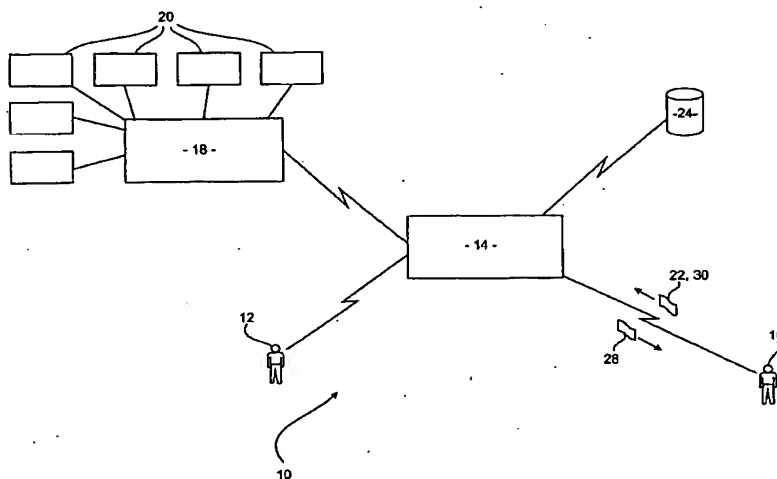
(74) Agent: YUSARN AUDREY & PARTNERS; 190 Middle  
Road, #12-04, Singapore 188979 (SG).

(81) Designated States (unless otherwise indicated, for every  
kind of national protection available): AE, AG, AL, AM,  
AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN,  
CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI,  
GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE,  
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD,  
MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG,  
PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,  
TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM,  
ZW.

(84) Designated States (unless otherwise indicated, for every  
kind of regional protection available): ARIPO (BW, GH,  
GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW),  
Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), Euro-  
pean (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR,

[Continued on next page]

(54) Title: A SYSTEM AND METHOD FOR FACILITATING PAYMENT TO A PARTY NOT HAVING AN ACCOUNT WITH  
A FINANCIAL INSTITUTION



(57) Abstract: A system for facilitating payment to a party not having an account with a financial institution, including: a payments facilitator; and at least one account established by the payments facilitator with at least one financial institution. When a payer sends a communication message to the payments facilitator to make a payment to the party, the payments facilitator allocates one of the at least one accounts to the party and links the allocated account with a unique identifier assigned to the party. Payment is thereafter made by the payer to the allocated account. Preferably, the payment is an electronic payment. In a further arrangement of the invention there is a system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier that can include the system already described.

WO 2005/076765 A2